

**I CLAIM:**

1. A method for ensuring current information for insurance underwriting when credentialing information has been obtained from a healthcare provider, the method comprising the steps of:

obtaining a release of the associated credentialing information from the associated healthcare provider;

updating the associated credentialing information with new information, the new information being collected by an associated insurance entity, being at least one of the group comprising: no new information, medical incident, the medical incident occurring after compiling of the associated credentialing information, likely to become a claim for damages against the healthcare provider, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to healthcare provider's practice profile; and,

evaluating the new information.

2. A method for underwriting insurance in between recredentialing periods, the method comprising the steps of:

obtaining a release of associated credentialing information from an associated healthcare provider;

reviewing the associated credentialing information; and,

updating the associated credentialing information.

3. The method of claim 2, wherein updating the associated credentialing information comprises the step of:

updating the associated credentialing information with new information, the new information being collected by an associated insurance entity, being at least one of the group comprising: no new information, medical incident, the medical incident occurring after compiling of the

associated credentialing information, likely to become a claim for damages against the healthcare provider, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to healthcare provider's practice profile.

5

4. The method of claim 2, wherein the method further comprises the steps of:

evaluating the new information; and,  
generating an insurance premium quote.

10

5. The method of claim 4, wherein the method further comprises the step of:

generating a medical malpractice insurance policy based on the new information.

15

6. The method of claim 2, wherein obtaining a release of associated credentialing information from an associated healthcare provider comprises the step of:

obtaining a release of associated credentialing information from an associated  
20 healthcare provider, the release being obtained via a global computer network.

7. The method of claim 6, wherein reviewing the associated credentialing information comprises the step of:

reviewing the associated credentialing information, the information being  
25 view via the global computer network.

8. An apparatus for insurance underwriting between  
recredentialing periods, the apparatus comprising:

means for obtaining a release of associated credentialing information from an  
30 associated healthcare provider;

means for reviewing the associated credentialing information; and,  
 means for updating the associated credentialing information.

9. The apparatus of claim 8, wherein means for updating the  
 5 associated credentialing information comprises:

means updating the associated credentialing information updating the  
 associated credentialing information with new information, the new information  
 being collected by an associated insurance entity, being at least one of the group  
 comprising: no new information, medical incident, the medical incident occurring  
 10 after compiling of the associated credentialing information, likely to become a claim  
 for damages against the healthcare provider, claim for damages arising after  
 compiling of the associated credentialing information, lawsuit arising after compiling  
 of the associated credentialing information, and change to healthcare provider's  
 practice profile.

15  
 10. The apparatus of claim 8, wherein the apparatus further  
 comprises:

means for evaluating the new information; and,  
 means for generating an insurance premium quote.

20  
 11. The apparatus of claim 10, wherein the apparatus further  
 comprises:

means for generating a medical malpractice insurance policy based on the  
 new information.

25  
 12. The apparatus of claim 8, wherein means for obtaining a  
 release of associated credentialing information from an associated healthcare  
 provider comprises:

means for obtaining a release of associated credentialing information from an associated healthcare provider, the release being obtained via a global computer network.

- 5                    13.     The apparatus of claim 12, wherein means for reviewing the associated credentialing information comprises:

                     means for reviewing the associated credentialing information, the information being view via the global computer network.

- 10     L:\0200-0299\236\0018\Working\010329.dat.cpl.doc

2004-03-10 10:40:00